

Fill in this information to identify the case:

Debtor 1 Eli Gonzalez

Debtor 2 Yeni Lisbet Gonzalez
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of TEXAS
(State)

Case number 13-36347

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: U.S. Bank Trust, N.A., as Trustee for VOLT 2012-RPL2 Asset Holdings Trust Court claim no. (if known): 12

Last four digits of any number you use to identify the debtor's account: XXXXXX4707

Date of payment change:
Must be at least 21 days after date of this notice 10/01/2016

New total payment:
Principal, interest, and escrow, if any \$1,348.46

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe

the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$280.98 New escrow payment: \$644.72

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not

attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %
Current principal and interest payment: \$ _____ New principal and interest payment \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment \$ _____ New mortgage payment \$ _____

Debtor 1 Eli Gonzalez
First Name Middle Name Last NameCase number (if known) 13-36347**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Nathan F. Smith

Date 08/18/2016

Signature

Print: Nathan F. Smith

Title Attorney

First Name

Middle Name

Last Name

Company Malcolm ♦ Cisneros, A Law Corporation

Address 2112 Business Center Drive

Number

Street

Irvine

CA

92612

City

State

Zip

Contact phone 949.252.9400

Email _____

PROOF OF SERVICE

I hereby certify that on August 18, 2016, I have served a copy of the foregoing Notice and all attachments to the following by first class mail or electronically via the Court's ECF system:

DEBTOR(S)

Eli Gonzalez
12623 Brookvale Dr
Houston, TX 77038

Yeni Lisbet Gonzalez
12623 Brookvale Dr
Houston, TX 77038

DEBTOR'S ATTORNEY

Christopher Todd Morrison
1306 Dorothy Street
Houston, TX 77008

CHAPTER 13 TRUSTEE

David G Peake
9660 Hillcroft
Suite 430
Houston, TX 77096-3856

Date: August 18, 2016

/s/ David Belis

David Belis, Assistant Paralegal
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, 2nd Floor
Irvine, CA 92612
(949) 252-9400
(949) 252-1032 (FAX)
DBelis@mclaw.org



**CALIBER
HOME LOANS**

Please do not send mail to this address
Caliber Home Loans, Inc.
P.O. Box 619063
Dallas, TX 75261-9063

**ANNUAL ESCROW ACCOUNT
DISCLOSURE STATEMENT**

Analysis Date: 07/19/2016
Loan Number: [REDACTED]
Property Address: 12623 BROOKVALE DR
HOUSTON TX 77038

ELI GONZALEZ
YENI GONZALEZ
12623 BROOKVALE DR
HOUSTON TX 77038-2006

	CURRENT PAYMENT	NEW PAYMENT EFFECTIVE 10/01/2016
Principal & Interest	\$703.74	\$703.74
Escrow Deposit	\$280.98	\$486.22
Escrow Adjustment	\$0.00	\$158.50
Total Monthly Payment	\$984.72	\$1,348.46

Customer Service: 1-800-401-6587
Mon - Fri, 8:00 a.m. to 7:00 p.m. (CST)
www.caliberhomeloans.com

In accordance with federal guidelines, Caliber Home Loans, Inc. will review your escrow account annually. Certain conditions may require your escrow account to be reviewed more than once in a 12-month period. This statement details your actual escrow account activity since your previous disclosure statement or your initial disclosure and reflects the anticipated activity for the next 12 months.

ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE

Month	Anticipated Payment	Anticipated Disbursement	Description	Anticipated Balance	Required Balance
Oct 2016	486.22	.00	STARTING BALANCE	-1,816.36	3,889.85
Nov 2016	486.22	.00		-1,330.14	4,376.07
Dec 2016	486.22	-661.27	COUNTY TAX	-843.92	4,862.29
Dec 2016	.00	-728.80	SCHOOL	-1,018.97	4,687.24
Dec 2016	.00	-980.12	UTILITY/IRRGTN	-1,747.77	3,958.44
Jan 2017	486.22	.00		-2,727.89	2,978.32
Feb 2017	486.22	.00		-2,241.67	3,464.54
Mar 2017	486.22	-2,858.54	HOMEOWNER INS	-1,755.45	3,950.76
Mar 2017	.00	-606.00	FLOOD INSURANCE	-4,127.77	1,578.44
Apr 2017	486.22	.00		-4,733.77	972.44
May 2017	486.22	.00		-4,247.55	1,458.66
Jun 2017	486.22	.00		-3,761.33	1,944.88
Jul 2017	486.22	.00		-3,275.11	2,431.10
Aug 2017	486.22	.00		-2,788.89	2,917.32
Sep 2017	486.22	.00		-2,302.67	3,403.54
TOTAL	5,834.64	-5,834.73		-1,816.45	3,889.76

CALCULATION OF ESCROW SHORTAGE

*Anticipated Low Point Escrow Balance \$ -4,733.77
**Allowable Required Balance \$ 972.44
Total Escrow Shortage \$ -5,706.21
Monthly Escrow Adjustment \$ 158.50
(Total divided by 36)

▼ DETACH COUPON HERE ▼



**CALIBER
HOME LOANS**

ELI GONZALEZ
YENI GONZALEZ

Please write your loan number on your check and mail to:

CALIBER HOME LOANS
P.O. BOX 650856
DALLAS, TX 75265-0856

ESCROW SHORTAGE PAYMENT COUPON

Analysis Date: July 19, 2016
Loan Number: [REDACTED]
Shortage Amount: **-\$5,706.21**

Your escrow disclosure indicates a shortage of -\$5,706.21. For your convenience, we have spread this amount over 36 months and included it in your new monthly payment, effective October 1, 2016. However, you may choose to pay it in full and reduce your new monthly payment to \$1,189.96. If you choose to pay this shortage in full now, please detach this coupon, and mail it along with your check in the enclosed shortage envelope. After your one time full escrow shortage payment is received your new payment will be adjusted accordingly.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED]

DATE ANALYZED: 07/19/2016

PRIOR 12 MONTH ESCROW HISTORY

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments and disbursements. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Month of Activity	Anticipated Deposit	Actual Deposit	Anticipated Payment and Description	Actual Payment and Description	Anticipated Balance	Actual Balance
				STARTING BAL.	.00	-5,124.58
Oct 2015	.00	388.33	0.00	0.00	0.00	-4,736.25
Nov 2015	.00	406.50	0.00	0.00	0.00	-4,329.75
Dec 2015	.00	457.35	0.00	-661.27 COUNTY TAX *	0.00	-4,533.67
Dec 2015	.00		0.00	-728.80 SCHOOL	0.00	-5,262.47
Dec 2015	.00		0.00	-980.12 UTILITY/IRRGTN	0.00	-6,242.59
Jan 2016	.00	539.52	0.00	0.00	0.00	-5,703.07
Feb 2016	.00	415.62	0.00	-606.00 FLOOD INSURANCE *	0.00	-5,893.45
Feb 2016	.00		0.00	-2,858.54 HOMEOWNER INS	0.00	-8,751.99
Mar 2016	.00	375.77	0.00	0.00	0.00	-8,376.22
Apr 2016	.00	414.48	0.00	0.00	0.00	-7,961.74
May 2016	.00	396.02	0.00	0.00	0.00	-7,565.72
Jun 2016	.00	349.16	0.00	0.00	0.00	-7,216.56
Jul 2016	.00	280.98	0.00	0.00	0.00	-6,935.58
Aug 2016	.00		0.00	0.00	0.00	-6,935.58
Sep 2016	.00		0.00	0.00	0.00	-6,935.58